

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Kathryn A. Dyer-Humphries  
Debtor

Case No. 16-00319-MDF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 318

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Feb 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2017.

db  
4745291 +Kathryn A. Dyer-Humphries, 101 Berry Mountain Road, Millersburg, PA 17061-1594  
4745288 +CBNA, PO Box 6283, Sioux Falls, SD 57117-6283  
4745293 +Capl/BonTon, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
4799076 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696  
4745295 +DISCOVER BANK, PRESSLER AND PRESSLER, LLP, 7 ENTIN RD., PARSIPPANY, NJ 07054-5020  
4745297 +Department of Education, 11100 USA Pkwy, Fishers, IN 46037-9203  
4814934 +Edward J. McKee, Stern & Eisenberg PC, 1581 Main St Suite 200, Warrington, PA 18976-3400  
4745299 +Federal National Mortgage Association, PO Box 1047, Hartford, CT 06143-1047  
4848715 +John G. Humphries, 2201 North 14th Street, Apartment A14, Ponca City, OK 74601-1808  
+MTGLQ Investors, LP, c/o Rushmore Loan Management Services,  
P.O. Box 52708, Irvine, CA 92619, MTGLQ Investors, LP,  
c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708  
4848714 MTGLQ Investors, LP, c/o Rushmore Loan Management Services,  
P.O. Box 52708, Irvine, CA 92619  
4745301 +Michael Ratchford Esq, Abrahamsen Ratchford, PC, 409 Lackawanna Ave Suite 3C,  
Scranton, PA 18503-2059  
4787456 +Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
4786447 Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635,  
Wilkes-Barre, PA 18773-9635  
4745302 +Navient/Dept of Ed, PO Box 9635, Wilkes Barre, PA 18773-9635  
4745303 Owen, 16661 Worthington Rd, Suite 100, West Palm Beach, FL 33409  
4745305 +RSHKCBNA, PO Box 6283, Sioux Falls, SD 57117-6283  
4745304 +Ralph Gulko, Pressler & Pressler, 600 W Germantown Pk, Suite 400,  
Plymouth Meeting, PA 19462-1046  
4745306 +Seterus, PO Box 1077, Hartford, CT 06143-1077  
4801341 +Seterus Inc., 14523 SW Millikan Way, Suite 200, Beaverton OR 97005-2352  
4745309 +The Fineberg Company, 1 Washington St, Suite 400, Wellesley Hills, MA 02481-1712  
4782366 +U.S. Bank National Association, Robertson, Anschutz & Schneid, 6409 Congress Ave, Suite 100,  
Boca Raton, FL 33487-2853  
4813969 +U.S. Bank, N.A., c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,  
P.O. Box 24605, West Palm Beach, FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4745287 +EDI: BANKAMER.COM Feb 09 2017 18:43:00 Bank of America, 1800 Tapo Canyon Rd,  
Simi Valley, CA 93063-6712  
4745289 EDI: CAPITALONE.COM Feb 09 2017 18:43:00 Capital One, 15000 Capital One Dr,  
Richmond, VA 23238  
4745290 EDI: CAPITALONE.COM Feb 09 2017 18:43:00 Capital One Bank USA, 15000 Capital One Dr,  
Richmond, VA 23238  
4751258 EDI: CAPITALONE.COM Feb 09 2017 18:43:00 Capital One Bank (USA), N.A., PO Box 71083,  
Charlotte, NC 28272-1083  
4745292 +EDI: CHASE.COM Feb 09 2017 18:53:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
4745294 +EDI: WFNNB.COM Feb 09 2017 18:43:00 Comenity Bank/BonTon, 3100 Easton Square Pl,  
Columbus, OH 43219-6232  
4745296 EDI: DISCOVER.COM Feb 09 2017 18:43:00 Discover Fin Services, PO Box 15316,  
Wilmington, DE 19850  
4747629 EDI: DISCOVER.COM Feb 09 2017 18:43:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4815030 E-mail/Text: bankruptcy.bnc@ditech.com Feb 09 2017 18:43:56 Ditech Financial LLC,  
F/K/A Green Tree Servicing LLC, PO Box 6154, Rapid City, SD 57709-6154  
4745298 EDI: RMSC.COM Feb 09 2017 18:43:00 Green Tree Servicing, 332 Minnesota Street,  
Suite 610, Saint Paul, MN 55101  
4745300 +E-mail/Text: unger@members1st.org Feb 09 2017 18:44:26 Members 1st, 5000 Louise Dr,  
Mechanicsburg, PA 17055-4899  
4814598 EDI: PRA.COM Feb 09 2017 18:43:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4750749 EDI: Q3G.COM Feb 09 2017 18:43:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788  
4745308 +EDI: RMSC.COM Feb 09 2017 18:43:00 SYNCEB/Lowes, PO Box 965005, Orlando, FL 32896-5005  
4745307 +EDI: CITICORP.COM Feb 09 2017 18:43:00 Sunoco/City, PO Box 6000,  
The Lakes, NV 89163-0001  
4808380 +E-mail/Text: bncmail@w-legal.com Feb 09 2017 18:44:11 USAA SAVINGS BANK,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4745310 +EDI: USAA.COM Feb 09 2017 18:43:00 USAA Savings Bank, PO Box 47504,  
San Antonio, TX 78265-7504

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Federal National Mortgage Corporation  
cr U.S. Bank National Association  
4745285 Name,Address1,Address2,Address3,City,State,Zip, Kathryn A Dyer-Humphries,101 Berry Mount,  
Henry W. Van Eck,Mette Evans and Woodsid, Bank of America,1800 Tapo Canyon Rd,,Si,  
Capl/BonTon,26525 N Riverwoods Blvd,,Me, Capital One,15000 Capital One Dr,,Richm

TOTALS: 3, \* 0, ## 0

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 11, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Federal National Mortgage Association ("Fannie Mae")  
ASwartz@mwclaw.com, ecfdm@mwclaw.com  
Celine P DerKrikorian on behalf of Creditor Federal National Mortgage Association ("Fannie Mae")  
ecfdm@mwclaw.com  
Danielle Boyle-Ebersole on behalf of Creditor MTGLQ Investors, LP c/o Rushmore Loan Management Services  
debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
Henry W Van Eck on behalf of Debtor Kathryn A. Dyer-Humphries  
hwvaneck@mette.com, smramsey@mette.com  
Jeremy John Kobeski on behalf of Creditor U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR et al.  
pamb@fedphe.com  
Jerome B Blank on behalf of Creditor U.S. BANK N.A., IN ITS CAPACITY AS TRUSTEE FOR et al.  
pamb@fedphe.com  
Joseph Angelo Dessoie on behalf of Creditor Ditech Financial LLC  
pamb@fedphe.com  
Joshua I Goldman on behalf of Creditor Ditech Financial LLC  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, National Association  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com; lhaller@ecf.epiqsystems.com  
Thomas I Puleo on behalf of Creditor Ditech Financial LLC  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

**Information to identify the case:**

Debtor 1 Kathryn A. Dyer-Humphries  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2539**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-00319-MDF****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kathryn A. Dyer-Humphries  
aka Kathy Humphries, aka Kathryn Humphries

**By the  
court:**February 9, 2017

Honorable Mary D. France  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**